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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this ar amended filing

B 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	Tamika First name G	First name	
	license or passport).	Middle name	Middle name	
	Bring your picture identification to your meeting with the trustee.	Rainey Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7717		

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Debtor 1 Tamika G Rainey

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live	4815 W. Monroe St	If Debtor 2 lives at a different address:			
		Apt# 1-W Chicago, IL 60644 Number, Street, City, State & ZIP Code Cook	Number, Street, City, State & ZIP Code			
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6. Why you are choosing this district to file for bankruptcy		Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. □ I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Document Case number (if known) Debtor 1 Tamika G Rainey

Par	Tell the Court About	Your Ba	nkruptcy Ca	se						
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under	☐ Chapter 7								
		☐ Ch	apter 11							
		☐ Ch	apter 12							
		■ Ch	apter 13							
3.	How you will pay the fee	6	about how yo	entire fee when I file my per u may pay. Typically, if you a attorney is submitting your paraddress.	re paying	the fee yoursel	f, you may pay with cash	n, cashier's check, or money		
				the fee in installments. If ye in Installments (Official For		e this option, si	gn and attach the <i>Applic</i>	ation for Individuals to Pay		
☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7.							pter 7. By law, a judge may,			
		k t	out is not required to the contract to the contract of the con	uired to, waive your fee, and or your family size and you are	may do se e unable t	o only if your inc o pay the fee in	come is less than 150% installments). If you cho	of the official poverty line lose this option, you must fill		
				cation to Have the Chapter 7						
9.	Have you filed for bankruptcy within the	□ No.								
	last 8 years?	Yes								
			District	Northern Dist IL (ch7)	_	6/20/13		12-21015		
			District		_ When		Case number			
			District		_ When		Case number			
10.	Are any bankruptcy	■ No								
	cases pending or being filed by a spouse who is	☐ Yes	i.							
	not filing this case with you, or by a business partner, or by an affiliate?									
			Debtor				Relationship to y	ou		
			District		_ When		Case number, if	known		
			Debtor				Relationship to y	ou		
			District		When		Case number, if	known		
11	Do you rent your		Go to li	ine 12						
	residence?	■ No.						. :		
		☐ Yes	-	ur landlord obtained an evicti	on juagm	ent against you	and do you want to stay	iii your residence?		
				No. Go to line 12.				1011		
				Yes. Fill out <i>Initial Statement</i> bankruptcy petition.	t About a	n Eviction Judgi	ment Against You (Form	101A) and file it with this		

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Document Page 4 of 47 Case number (if known) Debtor 1 Tamika G Rainey Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own

perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Number, Street, City, State & Zip Code

Where is the property?

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Debtor 1 Tamika G Rainey Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a

mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active П

military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am no	t required to	receive a	briefing	about	credit
counse	ling because	of·			

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Tamika G Rainey Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 **1-49** you estimate that you **5001-10,000 5**0,001-100,000 □ 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tamika G Rainey Signature of Debtor 2 Tamika G Rainey Signature of Debtor 1 Executed on February 20, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Tamika G Rainey

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Richard	d S. Bass	Date	February 20, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Richard S	. Bass		
Printed name			
Law Office	e of Richard S. Bass LTD		
Firm name			
2021 Midw	est Road		
Suite #200)		
Oak Brook	k, IL 60523		
Number, Street,	City, State & ZIP Code		
Contact phone	630-953-8655	Email address	rbass@corpoffices.com
6189009			
Par number 9 C	toto		

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		Docum	ill I auc o oi 4 1	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tamika G Rainey			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	. \$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	. \$	8,400.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	8,400.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	13,594.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	800.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	37,150.00
	Your total liabilities	\$	51,544.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	0.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	0.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other so	chedules.
7.	Yes What kind of debt do you have?		
	Vous debte are primarily concurred debte. Concurred debte are those "incurred by an individual primarily for	a paraonal	family or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 Tamika G Rainey Document Page 9 of 47
Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$	0.00
		1	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	800.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	29,537.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	30,337.00

Case 16-05553 Doc 1 Filed 02/20/16 Entered 02/20/16 14:24:06 Desc Main Page 10 of 47 Document Fill in this information to identify your case and this filing: Debtor 1 Tamika G Rainey Middle Name Last Name First Name Debtor 2 First Name Middle Name (Spouse, if filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put KIA Make: Who has an interest in the property? Check one. the amount of any secured claims on Schedule D: Sedona Debtor 1 only Creditors Who Have Claims Secured by Property. 2007 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 100000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Location: 4815 W. Monroe St \$6,000.00 \$6,000.00 Apt# 1-W, Chicago IL 60644 ☐ Check if this is community property (Paid INSIDE Plan) (see instructions) Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

\$6,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B

Case 16-05553 Doc 1 Filed 02/20/16 Entered 02/20/16 14:24:06 Desc Main Document Page 11 of 47 Case number (if known) Debtor 1 Tamika G Rainey Yes. Describe..... \$1,200,00 Misc used household goods & furnishings 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No Yes. Describe..... \$100.00 Misc used recreational items, bicyclle 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No ■ Yes. Describe..... \$400.00 Misc used personal clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$200.00 Misc assorted costume non-collectiables, watch 13. Non-farm animals Examples: Dogs, cats, birds, horses ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ No Yes. Give specific information..... \$200.00 Misc used personal items, books & pictures 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,100.00 for Part 3. Write that number here **Describe Your Financial Assets** Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured

Official Form 106A/B

Schedule A/B: Property

claims or exemptions.

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De	ebtor 1	Tamika G Raine	У	Doce	inicht	- agc 12 (Case number (if known)	
16.	Cash							
	□ No Î	oles: Money you have			·	·	n hand when you file your peti	ion
	– 165.					•••••	Cash	\$100.00
_								
17.			gs, or other financi ou have multiple ac				res in credit unions, brokerage	houses, and other similar
	□ No ■ Yes.				Institution	name:		
		1	7.1. Checking	Account	Chase Ba	ank		\$200.00
18.	Bonds Examp	s, mutual funds, or poles: Bond funds, inve	ublicly traded sto	ocks with brokera	ge firms, mo	oney market acc	ounts	
	■ No □ Yes		Institution or	issuer name) :			
19.	Non-p		and interests in i	ncorporate	d and uning	corporated bus	inesses, including an intere	st in an LLC, partnership,
	■ No							
	⊔ Yes.	Give specific informa	ation about them Name of entity:				% of ownership:	
20.	Negot	nment and corporate iable instruments inclue gotiable instruments	ude personal chec	ks, cashiers	' checks, pro	omissory notes,	and money orders.	
	☐ Yes.	Give specific informa	ition about them Issuer name:					
21.		ment or pension accordes: Interests in IRA,		01(k), 403(b), thrift savin	igs accounts, or	other pension or profit-sharing	g plans
		List each account se	parately. Type of account:		Institution i	name [.]		
00	C				moutation	namo.		
22.	Your s Examp		posits you have m				r use from a company r), telecommunications compa	anies, or others
	■ No □ Yes.				Institution	name or individu	ual:	
23.	_	ties (A contract for a p	periodic payment o	of money to	you, either fo	or life or for a nu	mber of years)	
	■ No □ Yes.	lssuer	name and descrip	otion.				
24.	26 U.S.	ts in an education IF C. §§ 530(b)(1), 529A			ed ABLE pr	ogram, or unde	er a qualified state tuition pr	ogram.
	■ No □ Yes.	Institut	tion name and des	cription. Se	parately file t	the records of ar	ny interests.11 U.S.C. § 521(c):
25.	_	, equitable or future	interests in prop	erty (other	than anythii	ng listed in line	e 1), and rights or powers ex	ercisable for your benefit
	■ No □ Yes.	Give specific information	ation about them					
26.		s, copyrights, trader bles: Internet domain					greements	

Official Form 106A/B Schedule A/B: Property

 \square Yes. Give specific information about them...

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De	ebtor 1	Tamika G R	ainey		Document	Page 13 of 47 Case number (if known)	
27.	Examp ■ No	es, franchises, bles: Building pe Give specific in	ermits, exclu	sive licenses		n holdings, liquor licenses, professional licens	ses
M	onev or ı	property owed	to vou?				Current value of the
	,		·				portion you own? Do not deduct secured claims or exemptions.
28.	_	unds owed to	you				
	■ No □ Yes.	Give specific int	formation ab	oout them, inc	cluding whether you alre	eady filed the returns and the tax years	
29.	Examp	support bles: Past due o			usal support, child supp	ort, maintenance, divorce settlement, propert	y settlement
30.	Examp ■ No		ges, disabilit npaid loans	y insurance į	payments, disability ber someone else	nefits, sick pay, vacation pay, workers' compe	ensation, Social Security
31.	Examp ■ No		ability, or life	·		(HSA); credit, homeowner's, or renter's insura	nnce
	☐ Yes.	Name the insur		iny of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
32.	If you a someo		ary of a livino		someone who has die t proceeds from a life in	ed nsurance policy, or are currently entitled to rec	ceive property because
33.	Examp ■ No		employmen		you have filed a lawsu surance claims, or right	i it or made a demand for payment s to sue	
34.	■ No	contingent and Describe each		ed claims of	every nature, including	ng counterclaims of the debtor and rights t	o set off claims
35.		ancial assets y		already list			
	☐ Yes.	Give specific in	nformation				
36					om Part 4, including a	ny entries for pages you have attached	\$300.00
Pa	art 5: Des	scribe Any Busin	ess-Related I	Property You (Own or Have an Interest Ir	n. List any real estate in Part 1.	
37.	Do you o	wn or have any l	egal or equita	able interest in	any business-related pro	operty?	
	No. Go	_	-		·		
	☐ Yes. G	o to line 38.					

Debt	or 1	Case 16-05553 Tamika G Rainey	Doc 1	Filed 02/20/16 Document	Entered 02 Page 14 of	2/20/16 14:24:06 47 Case number (if known)	Desc Main
Part 6		scribe Any Farm- and Comme ou own or have an interest in far			or Have an Interest	In.	
16. D	o you	ı own or have any legal or	equitable in	terest in any farm- or	commercial fishi	ng-related property?	
ı	No.	Go to Part 7.	•	•			
-	□ Yes	. Go to line 47.					
							Current value of the portion you own? Do not deduct secured claims or exemptions.
Part 7	7: Des	scribe All Property You Own o	or Have an Inte	rest in That You Did Not I	ist Above		
	No Yes.	oles: Season tickets, countr Give specific information he dollar value of all of you		·	number here		\$0.00
Part 8	3: Lis	t the Totals of Each Part of th	is Form			I	
55.	Part 1	: Total real estate, line 2					\$0.00
		2: Total vehicles, line 5			\$6,000.00		
57.	Part 3	3: Total personal and hou	sehold items	s, line 15	\$2,100.00		
58.	Part 4	l: Total financial assets, li	ne 36		\$300.00		
59.	Part 5	5: Total business-related p	property, line	± 45	\$0.00		
60.	Part 6	6: Total farm- and fishing-	related prop	erty, line 52	\$0.00		
61.	Part 7	7: Total other property not	listed, line	54 +	\$0.00		
62.	Total	personal property. Add lir	es 56 throug	h 61	\$8,400.00	Copy personal property to	otal \$8,400.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$8,400.00

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		DUCUITIO	TIL FAUC 13 01 41	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tamika G Rainey			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2007 KIA Sedona 100000 miles Location: 4815 W. Monroe St Apt#	\$6,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
1-W, Chicago IL 60644 (Paid INSIDE Plan) Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Misc used household goods & furnishings	\$1,200.00		\$1,200.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Misc used recreational items, bicyclle	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 9.1			100% of fair market value, up to any applicable statutory limit	
Misc used personal clothing	\$400.00		\$400.00	735 ILCS 5/12-1001(a)
Line Iron Schedule Adb. 11.1			100% of fair market value, up to any applicable statutory limit	
Misc assorted costume non-collectiables, watch	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

	scription of the property and line on				
	e A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Mica used personal items books 9		Copy the value from Check only one box for each exemption.			
Misc u	sed personal items, books &	\$200.00	•	\$200.00	735 ILCS 5/12-1001(a)
•	m Schedule A/B: 14.1			100% of fair market value, up to any applicable statutory limit	
Cash	m Schedule A/B: 16.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
LINE IIO	III Schedule AVD. 10.1			100% of fair market value, up to any applicable statutory limit	
Checking Account: Chase Bank Line from Schedule A/B: 17.1		\$200.00		\$200.00	735 ILCS 5/12-1001(b)
LINE IIO	III Scriedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit	

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Fill in this	information to identify yo		1 440 ±1	OI 47		
Debtor 1	Tamika G Rain	ev				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filin	g) First Name	Middle Name	Last Name			
United Stat	es Bankruptcy Court for the	e: NORTHERN DISTRICT OF ILL	INOIS			
Case numb (if known)	per				_	if this is an
Official I	Form 106D					
Sched	ule D: Creditors	s Who Have Claims	Secured	l by Property		12/15
		If two married people are filing together t, number the entries, and attach it to the				
. Do any cre	editors have claims secured by	y your property?				
☐ No.	Check this box and submit	this form to the court with your other	r schedules. Yo	ou have nothing else to re	port on this form.	
■ Yes	. Fill in all of the information	ı below.				
Part 1:	List All Secured Claims					
each claim.	If more than one creditor has a	more than one secured claim, list the cred particular claim, list the other creditors in F der according to the creditor's name.		Amount of claim Val	lumn B lue of collateral it supports this	Column C Unsecured portion If any
2.1 CNA	С	Describe the property that secures the	he claim:	\$13,594.00	\$6,000.00	\$7,594.00
3227 Ave	'South Westnedge	2007 KIA Sedona 100000 mi (Paid INSIDE Plan) Location: 4815 W. Monroe S 1-W, Chicago IL 60644 As of the date you file, the claim is: 0	St Apt#			
	Bankruptcy Dept mazoo, MI 49008	apply. Contingent				
Numbe	r, Street, City, State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes	the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 □ Debtor 2	•	An agreement you made (such as n car loan)	mortgage or secu	red		
Debtor 1	and Debtor 2 only	☐ Statutory lien (such as tax lien, med☐ Judgment lien from a lawsuit	chanic's lien)			
☐ Check if	this claim relates to a nity debt	Other (including a right to offset)	Purchase Money Security			
Date debt w	as incurred 2015	Last 4 digits of account numb	per 2776			

	•	Column A on this page. Write that number the dollar value totals from all pages.	er here:	\$13,594.00		
	number here:	and donar value totale from an pageor		\$13,594.00	<u>)</u>	
Part 2: Li	ist Others to Be Notified f	or a Debt That You Already Listed				
to collect fro	om you for a debt you owe to	e notified about your bankruptcy for a c someone else, list the creditor in Part 1 d in Part 1, list the additional creditors	, and then list th	ne collection agency here. Si	imilarly, if you have	more than one

Name Ad	dress
---------	-------

-NONE-

On which line in Part 1 did you enter the creditor?

Last 4 digits of account number

Case 16-05553 Doc 1 Filed 02/20/16 Entered 02/20/16 14:24:06 Desc Main Page 18 of 47 Document Fill in this information to identify your case: Debtor 1 Tamika G Rainey Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? ■ No. Go to Part 2. Yes. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Total claim Priority Nonpriority amount amount 2.1 00.008 \$0.00 Illinois Department of Revenue 7717 800.00 Last 4 digits of account number Priority Creditor's Name 100 W. Randolph St When was the debt incurred? 2011 RE Bankruptcy Dept Level Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed ☐ At least one of the debtors and another Type of PRIORITY unsecured claim: ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ Domestic support obligations No Taxes and certain other debts you owe the government

Part 2: List All of Your NONPRIORITY Unsecured Claims

- 3. Do any creditors have nonpriority unsecured claims against you?
 - ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☐ Other. Specify

Yes.

☐ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more

☐ Claims for death or personal injury while you were intoxicated

State Income Tax

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Debtor 1 Tamika G Rainey

■ No	not report as priority claims Debts to pension or profit-sharing plans, and other similar debts					
debt Is the claim subject to offset?		ration agreement or divorce that you did				
☐ Check if this claim is for a community						
☐ At least one of the debtors and another	I claim:					
☐ Debtor 1 and Debtor 2 only	☐ Disputed					
Debtor 2 only	☐ Unliquidated					
Who incurred the debt? Check one. Debtor 1 only	☐ Contingent					
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
Attn: Bankruptcy Dept PO BOX 5014 Carol Stream, IL 60197-5014	When was the debt incurred?	2011-2016				
Priority Creditor's Name	_		·			
AT&T	Last 4 digits of account number	6463	\$	707.0		
Yes	Other. Specify					
■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did				
☐ Check if this claim is for a community debt	☐ Student loans					
At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:				
☐ Debtor 1 and Debtor 2 only	Disputed					
Debtor 2 only	☐ Unliquidated					
■ Debtor 1 only	,					
Who incurred the debt? Check one.	☐ Contingent					
Attn: Bankruptcy Dept 880 Lee Street #300 Des Plaines, IL 60016 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim i	2011-2016 s: Check all that apply				
Priority Creditor's Name	Last 4 digits of account number		\$	700.0		
Americash Loans LLC		7069	Total clai	700.0		

Debto	Case 16-05553 Doc 1		ntered 02/20/16 14:24:06 ge 20 of 47 Case number (if know)	Desc Main	
Dobto					
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	—			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsec	cured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a not report as priority claims	separation agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-s	haring plans, and other similar debts		
	Yes	Other. Specify	otice		
4.4	Capital One	Last 4 digits of account num	ber 9015	\$	592.00
	Priority Creditor's Name	-		·	
	P O Box 30253 RE Bankruptcy Dept Salt Lake City, UT 84130	When was the debt incurred	?		
	Number Street City State Zlp Code	As of the date you file, the cl			
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsec	cured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a not report as priority claims	separation agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-s	haring plans, and other similar debts		
	Yes	Other. Specify Cr	redit Account		
4.5	Check 'n Go	Last 4 digits of account num	ber 7785	\$	925.00
	Priority Creditor's Name Attn: Bankruptcy Dept 800 N. Kedzie	When was the debt incurred	2011-2016		
	Chicago, IL 60651 Number Street City State Zlp Code	As of the date you file, the cl	aim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	· ·			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsec	cured claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a not report as priority claims	separation agreement or divorce that you did		
	■ No		haring plans, and other similar debts		
	Yes	Other. Specify	pan		
4.6	City of Chicago	Lock 4 dimits of secount number	har	Ф.	420.00

Schedule E/F: Creditors Who Have Unsecured Claims

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Debtor '	Tamika G Rainey	Case number (if know)				
	Dept of Revenue-Ticket Collection 121 N. LaSalle St #107 Chicago, IL 60602	When was the debt incurred? 2011-2016				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	-				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Traffic & Parking Violations	_			
l I	Commonwealth Edison	Last 4 digits of account number 1068	\$	600.00		
	Priority Creditor's Name Attn: Bankruptcy Dept 2100 Swift Dr	When was the debt incurred? 2011-2016				
	Oak Brook, IL 60523-9644 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	•				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Utility Bills Acct No 7152301068	_			
	IL Dept. Employment Security	Last 4 digits of account number	\$	0.00		
	Priority Creditor's Name Attn: Bankruptcy Unit, 3rd FL 401 S. State St.	When was the debt incurred? 2016				
	Chicago, IL 60605 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				

Debtor	Case 16-05553 Doc 1 Tamika G Rainey		Entered 02/20/16 14:24:06 age 22 of 47 Case number (if know)	Desc Main	
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent	· /		
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY uns	secured claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of not report as priority claims	a separation agreement or divorce that you did		
	■ No		t-sharing plans, and other similar debts		
	Yes	Other. Specify	Notice		
1.9	Illinois Dept Employ Security	Last 4 digits of account nu	mber	\$	1,200.00
	Priority Creditor's Name RE: Collection Division 33 S. State St 10th Floor	When was the debt incurred? 2013			
	Chicago, IL 60603 Number Street City State Zlp Code	As of the date you file, the	claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	lacksquare At least one of the debtors and another	Type of NONPRIORITY uns	secured claim:		
	Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of not report as priority claims			
	■ No	Debts to pension or profit			
	☐ Yes ☐ Other. Specify ☐ Unemployment Compensation				
4.10	Illinois Dept Employ Security	Last 4 digits of account nu	mber	\$	0.00
	Priority Creditor's Name Attn: Bankruptcy Dept PO BOX 4385-Benefit Repayment	When was the debt incurre	d? <u>2016</u>		
-	Chicago, IL 60680 Number Street City State Zlp Code	As of the date you file, the	claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	—			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed	secured aleies.		
	At least one of the debtors and another	Type of NONPRIORITY uns ☐ Student loans	secured claim:		
	☐ Check if this claim is for a community debt				
	Is the claim subject to offset?	a separation agreement or divorce that you did			
	■ No	☐ Debts to pension or profit	t-sharing plans, and other similar debts		
	Yes	Other. Specify	Notice		
4.11	Illinois Dept Employ Security	Last 4 digits of account nu	mber	<u> </u>	0.00

Priority Creditor's Name

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Debtor	1 Tamika G Rainey		Case number (if know)		
	Attn: Bankruptcy Dept PO BOX 6996 Banking Unit	When was the debt incurred?	2016		
	Chicago, IL 60680-1292 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify	e		
4.12	MoneyLion of Illinois LLC	Last 4 digits of account number	3393	\$	600.00
	Priority Creditor's Name Attn: Bankruptcy Dept PO BOX 276	When was the debt incurred?	2011-2016		
	Isabel, SD 57633 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	_			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Loan			
4.13	Nelnet Loan Services	Last 4 digits of account number	8636	\$	29,537.00
	Priority Creditor's Name Attn: Bankruptcy Dept PO BOX 82561	When was the debt incurred?	2011-2016		
	Lincoln, NE 68501-2561 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	—			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	□Yes	☐ Other Specify			

Student Loan (No Payment INSIDE

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Debtor 1 Tamika G Rainey

Case number (if know)

Plan-To be paid/provide for OUTSIDE Plan) 4.14 350.00 7400 NIIWIN d.b.a Lendgreen Last 4 digits of account number \$ Priority Creditor's Name PO Box 221 2016 When was the debt incurred? **RE Bankruptcy Dept** Lac Du Flambeau, WI 54538 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Loan Other. Specify 4.15 6935 410.00 **Peoples Energy** Last 4 digits of account number Priority Creditor's Name Attn: Special Projects When was the debt incurred? 2011-2016 130 E. Randolph St Chicago, IL 60601-6207 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Utility Bills** Other. Specify 4.16 0.00 **Peoples Gas** Last 4 digits of account number 1809 \$ Priority Creditor's Name Attn: Special Projects When was the debt incurred? 2011-2016

130 E. Randolph Chicago, IL 60601-6207 Number Street City State Zlp Code

As of the date you file, the claim is: Check all that apply

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Deblo	1 Tamika G Rainey		_	Case number (if know)				
	Who incurred the debt? Check one.	☐ Contingent						
	Debtor 1 only	_						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY	unsecure	d claim:				
	☐ Check if this claim is for a community debt	☐ Student loans						
	Is the claim subject to offset?	Obligations arising o						
	No	Debts to pension or	profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify	Utility Acct I	Bills No 8 5000 7387 1809				
4.17	Rad Advantage Illinois PC	Last 4 digits of accoun	t number	9643	\$	77.00		
	Priority Creditor's Name	Ū						
	3805 Bell Ave #5500 RE Patient Accts Phoenix, AZ 85032-2105	When was the debt inc	urred?	2011-2016				
	Number Street City State Zlp Code	As of the date you file,						
	Who incurred the debt? Check one.	☐ Contingent						
	■ Debtor 1 only							
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY	unsecure	d claim:				
	☐ Check if this claim is for a community debt	☐ Student loans						
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	No	Debts to pension or	profit-sharin	ng plans, and other similar debts				
	Yes	Other. Specify						
4.18	Sprint	Last 4 digits of accoun	t number		\$	0.00		
	Priority Creditor's Name Attn: Bankruptcy Dept PO BOX 4191	When was the debt inc	urred?	2016 Notice				
	Carol Stream, IL 60197-4191 Number Street City State Zlp Code	As of the date you file,	the claim i	is: Chack all that apply				
		_	the Claim	s. Oneok all that apply				
	Who incurred the debt? Check one.	☐ Contingent						
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated						
	_	· 						
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY	' unsecure	d claim:				
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Student loans	unscource	a diam.				
	debt	Student loans						
	Is the claim subject to offset?	not report as priority clai	ms .	aration agreement or divorce that you did				
	■ No	☐ Debts to pension or						
	Yes	Other. Specify						
4.19	Sprint	Last 4 digits of accoun	t number		\$	500.00		
	Priority Creditor's Name	-						

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Debtor	1 Tamika G Rainey	Case number (if know)	
	RE Bankruptcy Dept PO BOX 4191	When was the debt incurred? 2014	
	Carol Stream, IL 60197-4191 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	_ containguit	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Phone Service	
4.20	Superior Credit Services	Last 4 digits of account number 2953	\$ 0.00
	Priority Creditor's Name PO Box 9100 RE: AT&T	When was the debt incurred? 2015	
	Farmingdale, NY 11735-8534		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only		
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collection	
4.21	West Suburban Medical Ctr Priority Creditor's Name	Last 4 digits of account number 7209	\$ 532.00
	Attn: Patient Accts PO BOX 4746	When was the debt incurred? 2011-2016	
	Carol Stream, IL 60197-4746 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only		
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Bills	

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Debtor 1 Tamika G Rainey

Case number (if know)

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name Address -NONE-

On which entry in Part 1 or Part2 did you list the original creditor?

Line of (Check one): Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total cla	im
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	800.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	800.00
				Total Claim	
	6f.	Student loans	6f.	\$	29,537.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	7,613.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	37,150.00

Fill in this information to identify your case: Debtor 1 Tamika G Rainey Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Pangea Realty
2231 E. 71st St
Chicago, IL 60649

State what the contract or lease is for
Month to Month Residential Lease

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Fill in this	information to identify your	case:			
Debtor 1	Tamika G Rainey				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	FOF ILLINOIS		
Cooo numl	hor				
Case numl				☐ Check if th amended f	
Officia	l Form 106H				
		-1-4			
Sched	lule H: Your Code	eptors			12/15
	you have any codebtors? (If y	ou are filing a joint case,	do not list either spouse	as a codebtor.	
■ No □ Yes	5				
				ry? (Community property states and territories	s include
Arizon	a, California, Idaho, Louisiana,	Nevada, New Mexico, Po	uerto Rico, Texas, Wash	ngton, and Wisconsin.)	
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former spou	se, or legal equivalent liv	e with you at the time?		
in line Form	2 again as a codebtor only if	that person is a guara	ntor or cosigner. Make	rif your spouse is filing with you. List the p sure you have listed the creditor on Sched 16G). Use Schedule D, Schedule E/F, or Sc	lule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZIF	^o Code		Column 2: The creditor to whom you of Check all schedules that apply:	we the debt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	-	
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

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Debtor 1	Tamika G Raine	y		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below		
Did	you pay or agree to pay someone who is NOT an attorney to	help	you fill out bankruptcy forms?
	No		
	Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	er penalty of perjury, I declare that I have read the summary a they are true and correct.	and s	schedules filed with this declaration and
x /	s/ Tamika G Rainey	Χ	
	Tamika G Rainey Signature of Debtor 1		Signature of Debtor 2
[Date February 20, 2016		Date

Official Form 106Dec

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=	l in this inform	nation to identify you	r casa:							
De	btor 1	Tamika G Raine	Middle Name	Last Name						
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name						
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS						
	se number					Check if this is an				
St		of Financial	Affairs for Individ		ankruptcy	mended filing 12/1				
info	rmation. If m		attach a separate sheet to		e equally responsible for su y additional pages, write yo					
Pa	rt 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before						
1.	What is your	current marital statu	ıs?							
	☐ Married■ Not marr	ried								
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?						
	■ No □ Yes. List	List all of the places you lived in the last 3 years. Do not include where you live now.								
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there				
3. stai					nity property state or territor ico, Texas, Washington and V					
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).						
Pa	rt 2 Explain	n the Sources of You	r Income							
4.	Fill in the tota	I amount of income yo	nployment or from operating used income that you received from all jobs and a have income that you received.	all businesses, including par		endar years?				
	□ No ■ Yes. Fill	in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$4,000.00	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

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Debtor 1 Tamika G Rainey ______ Page 32 of 47 ______ Case number (if known) ______

			Deh	tor 1				Debtor 2		
			Sou	rces of income ck all that apply.	(befo	ss income ore deductions and usions)		Sources of inco		Gross income (before deductions and exclusions)
		ndar year: December		Wages, commissions, \$21,970.00 uses, tips			☐ Wages, componuses, tips	missions,		
				Operating a business			[Operating a b	ousiness	
		ndar year be December	24 2014) — "	Vages, commissions, uses, tips		\$7,972.00		☐ Wages, componuses, tips	missions,	
				Operating a business			[Operating a b	ousiness	
				Vages, commissions, uses, tips		\$9,406.00		☐ Wages, componuses, tips	missions,	
				Operating a business			I	☐ Operating a b	ousiness	
	unemploy gambling List each	yment, and o and lottery v	ther public benefit prinings. If you are the gross income fr	at income is taxable. Ex- payments; pensions; rer filing a joint case and you om each source separa	ntal inco ou have	ome; interest; divide e income that you re	ends; eceive	money collecte ed together, list	d from lawsu it only once	its; royalties; and
			Deb					Debtor 2		
				rces of income cribe below	(befo	ss income ore deductions and usions)		Sources of inco Describe below.	ome	Gross income (before deductions and exclusions)
Par	t 3: Lis	st Certain Pa	yments You Made	Before You Filed for	Bankru	ıptcy				
6.	Are eithe ☐ No.	Neither De individual	ebtor 1 nor Debtor primarily for a perso	ots primarily consume 2 has primarily consume onal, family, or househo u filed for bankruptcy, di	imer d e ld purpe	ebts. Consumer de ose."				1(8) as "incurred by ar
		□ No.	Go to line 7.	a filed for barikruptcy, di	a you p	ay any creditor a te	otal ol	ι ψυ,225 Οι ΠΙΟΙ	C:	
		☐ Yes * Subject	paid that creditor not include paym	reditor to whom you pai Do not include paymer ents to an attorney for the 1/01/16 and every 3 year	nts for c his ban	lomestic support ob kruptcy case.	bligati	ons, such as ch	ild support a	nd alimony. Also, do
	■ Yes			n have primarily consu u filed for bankruptcy, di			otal of	f \$600 or more?		
		■ No.	Go to line 7.							
		□ Yes	include payments	reditor to whom you pai s for domestic support o is bankruptcy case.						
	Credito	r's Name and	d Address	Dates of payme	nt	Total amount paid	,	Amount you still owe	Was this p	ayment for

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Case number (if known) Document Debtor 1 Tamika G Rainey

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.									
	No									
	Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment				
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	ccount of a d	ebt that benefited an				
	■ No □ Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name				
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures								
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.									
	Case title Case number	Nature of the case	Court or agency		Status of th	e case				
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo No Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attached	d, seized, or levied?				
	Creditor Name and Address	Describe the Property		Date	Date Value of the property					
		Explain what happened	d			ргоролту				
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.									
	Creditor Name and Address	Describe the action the	creditor took		action was	Amount				
12.	 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes 									
Par	t 5: List Certain Gifts and Contributions									
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gift	s with a total value	of more than \$60	00 per person	?				
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the gi	you gave fts	Value				
	Person to Whom You Gave the Gift and Address:									

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Address

property transferred

Person's relationship to you

made

payments received or debts

paid in exchange

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Debtor 1 Tamika G Rainey

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.							
	Name of trust	Date Transfer was made						
Par	List of Certain Financial Accounts, In	struments, Safe Depos	it Boxes, and St	orage Units				
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso ■ No ■ Yes. Fill in the details.	or other financial accou	ınts; certificates	s of deposit; shares in bank				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	unt or Date account wa closed, sold, moved, or transferred	as Last balance before closing or transfer			
21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for secuciash, or other valuables?								
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?			
22.	Have you stored property in a storage unit	or place other than you	r home within 1	year before you filed for ba	nkruptcy			
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?			
Par	19: Identify Property You Hold or Contro	I for Someone Else						
23.	Do you hold or control any property that so for someone. No Yes. Fill in the details.	omeone else owns? Inc	lude any proper	ty you borrowed from, are s	toring for, or hold in trust			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe the property	Value			
Par	10: Give Details About Environmental Inf	formation						

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Tamika G Rainey

24.	. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?										
	■ No □ Yes. Fill in the details.										
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice							
25.	Have you notified any governmental unit of a	any release of hazardous material?									
	■ No □ Yes. Fill in the details.										
	Name of site	Governmental unit	Environmental law, if you	Date of notice							
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)	know it	Date of Hotice							
26.	Have you been a party in any judicial or adm	inistrative proceeding under any envir	onmental law? Include settlements a	and orders.							
	■ No □ Yes. Fill in the details.										
	Case Title	Court or agency	Nature of the case	Status of the							
	Case Number		case								
Par	11: Give Details About Your Business or C	Connections to Any Business									
27.	Within 4 years before you filed for bankrupto	cy, did you own a business or have any	of the following connections to any	/ business?							
	A sole proprietor or self-employed in	a trade, profession, or other activity,	either full-time or part-time								
	☐ A member of a limited liability compa	any (LLC) or limited liability partnershi	p (LLP)								
	☐ A partner in a partnership										
	☐ An officer, director, or managing exe	cutive of a corporation									
	☐ An owner of at least 5% of the voting or equity securities of a corporation										
	■ No. None of the above applies. Go to Page 1	art 12.									
	Yes. Check all that apply above and fill i	in the details below for each business.									
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security								
		Name of accountant or bookkeeper	Dates business existed	idiliber of friid.							
		Hair stylist	EIN: n/a								
	956 N Harding Chicago, IL 60651	None	From-To 2014-2015 Not Op	erating							
28.	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	ey, did you give a financial statement to	o anyone about your business? Inclu	ıde all financial							
	■ No □ Yes. Fill in the details below.										
		Date Issued									
	(Number, Street, City, State and ZIP Code)										

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Debtor 1 Tamika G Rainey Case number (if known)

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Tamika G Rainey

Tamika G Rainey

Signature of Debtor 2

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

☐ No

☐ Yes. Name of Person _

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Case number (if known) Document

Debtor 1 Tamika G Rainey

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declar	e under p	enalty of p	erjury that I	have read the	answers c	ontained in t	he foregoing	statement o	of financial	affairs and a	ny attachments	thereto and
that the	y are true	and corre	ct.								-	

Date February 20, 2016 Signature /s/ Tamika G Rainey Tamika G Rainey Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee		
+	\$75	administrative fee		
	\$275	total fee		

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-05553 Doc 1 Filed 02/20/16 Entered 02/20/16 14:24:06 Desc Main Document Page 43 of 47

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re	Tamika G Rair	nev					Case No.		
						Debtor(s)		Chapter	13	
		DIS	CLOS	SURE OF CO	OMPENSA?	TION OF ATT	FORNEY	FOR DI	EBTOR(S)	
1.	cor	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:								
		For legal service	es, I have	e agreed to accept	t			\$	4,000.00	
		Prior to the filin	g of this	statement I have	received			\$	250.00	
								\$	3,750.00	
2.	Th	e source of the cor								
		Debtor		ther (specify):						
3.	Th	e source of compe	nsation t	o be paid to me i	s:					
		Debtor		ther (specify):						
4.		■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.								
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.									
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:									
	b. c.	Preparation and fr Representation of [Other provisions Negotiation reaffirmations]	the debt as needens with	any petition, sche tor at the meeting ed] a secured cred	dules, statement of creditors and itors to reduce pplications as	of affairs and plan w confirmation hearing to market value needed; prepara	which may being, and any a	required; djourned hea n planning	file a petition in bankr urings thereof; ; preparation and fi ions pursuant to 11	lling of
6.	Ву	Represent	ation o	(s), the above-dis f the debtors i ary proceeding	n any discharg	not include the follo geability actions,	owing service judicial lie	e: n avoidand	es, relief from stay	actions or
					CEI	RTIFICATION				
this		ertify that the foreg kruptcy proceedin	-	a complete staten	nent of any agree	ment or arrangemen	nt for paymer	nt to me for re	epresentation of the de	btor(s) in
	Feb	oruary 20, 2016				/s/ Richard S.	. Bass			
Date				Richard S. Ba						
						Signature of Att		. Bass LTD)	
						2021 Midwes				
						Suite #200	60522			
						Oak Brook, IL 630-953-8655		-953-8687		
						rbass@corpo	offices.com			
1						Name of law fir	m			

United States Bankruptcy Court Northern District of Illinois

		Not the in District of Infinois		
In re	Tamika G Rainey		Case No.	
		Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR M.	ATRIX	
		Number of	Creditors:	23
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and c	orrect to the best of my
Date:	February 20, 2016	/s/ Tamika G Rainey Tamika G Rainey Signature of Debtor		

Americash Loans LLC Attn: Bankruptcy Dept 880 Lee Street #300 Des Plaines, IL 60016

AT&T
Attn: Bankruptcy Dept
PO BOX 5014
Carol Stream, IL 60197-5014

Bank of America Attn: Bankruptcy Dept PO BOX 982235 El Paso, TX 79998-2235

Capital One P O Box 30253 RE Bankruptcy Dept Salt Lake City, UT 84130

Check 'n Go Attn: Bankruptcy Dept 800 N. Kedzie Chicago, IL 60651

City of Chicago Dept of Revenue-Ticket Collection 121 N. LaSalle St #107 Chicago, IL 60602

CNAC
3227 South Westnedge Ave
RE Bankruptcy Dept
Kalamazoo, MI 49008

Commonwealth Edison Attn: Bankruptcy Dept 2100 Swift Dr Oak Brook, IL 60523-9644

IL Dept. Employment Security Attn: Bankruptcy Unit, 3rd FL 401 S. State St. Chicago, IL 60605 Illinois Department of Revenue 100 W. Randolph St RE Bankruptcy Dept Level 7-425 Chicago, IL 60606

Illinois Dept Employ Security RE: Collection Division 33 S. State St 10th Floor Chicago, IL 60603

Illinois Dept Employ Security Attn: Bankruptcy Dept PO BOX 4385-Benefit Repayment Chicago, IL 60680

Illinois Dept Employ Security Attn: Bankruptcy Dept PO BOX 6996 Banking Unit Chicago, IL 60680-1292

MoneyLion of Illinois LLC Attn: Bankruptcy Dept PO BOX 276 Isabel, SD 57633

Nelnet Loan Services Attn: Bankruptcy Dept PO BOX 82561 Lincoln, NE 68501-2561

NIIWIN d.b.a Lendgreen PO Box 221 RE Bankruptcy Dept Lac Du Flambeau, WI 54538

Peoples Energy Attn: Special Projects 130 E. Randolph St Chicago, IL 60601-6207

Peoples Gas Attn: Special Projects 130 E. Randolph Chicago, IL 60601-6207 Rad Advantage Illinois PC 3805 Bell Ave #5500 RE Patient Accts Phoenix, AZ 85032-2105

Sprint
RE Bankruptcy Dept
PO BOX 4191
Carol Stream, IL 60197-4191

Sprint
Attn: Bankruptcy Dept
PO BOX 4191
Carol Stream, IL 60197-4191

Superior Credit Services PO Box 9100 RE: AT&T Farmingdale, NY 11735-8534

West Suburban Medical Ctr Attn: Patient Accts PO BOX 4746 Carol Stream, IL 60197-4746